EXHIBIT 52

From:	CN=Lance Martin/O=ChubbMail
Sent:	Wednesday, November 25, 2015 1:23 PM
To:	CN=Ramesh Pandey/O=ChubbMail@ChubbMail
Subject:	Fw: Duff & Phelps template - summary of updates made to date
Attach:	ACE Chubb Valuation_November 2015.xlsx; EmbeddedImage0001.gif; EmbeddedImage0002.gif

FYI - meant to copy you on the original. We are scheduled to meet to review this on Monday @ 11.

Happy Thanksgiving !

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----- Forwarded by Lance Martin/ChubbMail on 11/25/2015 02:16 PM -----

From: Lance Martin/ChubbMail
To: Robert A Iskols/ChubbMail@ChubbExchange
Cc: Cullen C Mccarthy/ChubbMail@ChubbMail
Date: 11/25/2015 10:07 AM
Subject: Duff & Phelps template - summary of updates made to date

Rob -

I wanted to share the responses we've collected to date on the Duff & Phelps valuation (see attached).

In terms of their original questions, where we are at is as follows (we are reviewing EA provided responses with Ramesh Monday):

#1 - Complete (provided 11/13)

#2 - Complete

#3 & #8 - CCI, CSI and CAZ responses complete. Responses pending from BPS leads for CPI (expected today) and Claims (expected Tuesday)

#4 & #5 - Your team to provide

#6 - You have responses available based on a review done with BC

#7 - Your team (Fazal) to provide

#9 - Complete

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Thanks,

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The Chubb Corporation
Business Application Inventory and Assessment

VALUATION QUESTIONS* Please note that any dollar figures below are based on quickly derived information

REFERENCE #	Category	Product Name	Description of Use	Business Segment	CONTRIBUTION (Increased Revenue Growth, Increased Customer Retention, Cost Savings, Efficiency Gains, Compliance, Analytic, Business Maintenance)	STRENGTHS - Compared to technology used by competitors	WEAKNESSES - Compared to technology used by competitors	HISTORICAL COSTS Capitalized/expensed for Development/Enhancement Since Inception	ESTIMATE OF Current cost to purchase or develop	% OBSOLETE (relative to full functionality)	REMAINING USEFUL LIFE (Months)	SUNSET STRATEGY (from ACE & Deloitte)
1	Business Intelligence	Example ABC	Description of Application ABC	Commercial Large Account P&C	Reporting, Compliance, Cost Savings, Efficiency	Strong - this capability was developed in house and provides broader technology than what is available in the market.		n/a	$1,000,000	0%	60	No plans to early retire
2	Policy Management	Example XYZ	Description of Application XYZ	Commercial Large Account P&C	Business maintenance	STRENGTHS - customized to International and London Market needs	WEAKNESSES - difficult to add new lines, green screen, outdated capabilities and technology.	$1,000,000	$7,000,000		12	Plan to retire in 2016
3	Policy Management	Masterpiece	Chubb's flagship Policy Administration system developed in-house. It is a Smalltalk desktop application with an IMS/DB2 backend that is delivered over Citrix to Agents/brokers for processing quote, bind and issue, majority of New Lines and Endorsements transactions. High level lines of business processed include: Home, Auto, Valuables Articles, and Excess Home and Auto. Used by the Chubb CSRs, underwriters, and agents in the US.	CPI		• User interface simple to use: 60% of new line and endorsements are done by Agents. • Supports Home, Auto, VAC, Excess and Watercraft for 48 states in a single policy view. • Processes over $3.5billion in premium • Highly performant • Utilizes Predictive modeling in underwriting and rating • Can support multiple product definitions and rating models in the same state, based on writing company	• Difficult to find resources to support Smalltalk • Embedded rules are difficult to update and maintain • Duplicated product rules in Print which makes maintenance and enhancements more difficult. • Smalltalk desktop application difficult to expose to end users over the web, requires Citrix client. • Coding based configuration not true external configuration based, making it harder to enhance.				36	Replace (Target of 3 - 5 years)
4	Policy Management	GPE	Custom developed Group Personal Excess system that was developed as a quick way to help automate the process of enrolling participants into a Group Excess Policy to reduce manual processing in order process higher volumes of policies.

The system is exposed to Agents and group participants through a web browser interface. It supports bulk enrollment via a spreadsheet upload process of participants or enrollment on an individual basis. | CPI | | • Agent facing system that provides an agent the ability to submit new business and support existing Group Excess business. • Provides the ability for participants to self enroll through a web browser interface. • Provides an easy way for participants to understand and select coverages and limits. • Provides automatic generation of Certificates of Certificate of Insurance and Master Policy documents which the users can access/download.

• Ability for Under Writing to configure Premium and Under Writing questions that are executed during the participant enrollment process. • Ability to assign Underwriters and manage incoming work using Salesforce. • Account details are stored, managed and accessed within the Salesforce platform by Underwriting, Operations, and Marketing. | • Does not support automated booking at the group or participant policy level (on priority list). • Only supports Agency billing at the group policy level (on priority list). • Does not support direct bill at the participant policy level (on priority list). • Online credit card payment at the time of self-enrollment (on priority list). • No backend Policy Administration system with full rating capability. | | | | 48 | Survive |
| 5 | Policy Management / CRM | Client | The Client system leverages Informatica MDM to capture and manage business parties (insureds, drivers and mortgages) and household information taking in feeds from Masterpiece, CAAS and Yacht. Business Party information flows to the MDM in both batch and near real-time requests.

In addition to the MDM there is a Browser based user interface that is used by both internal staff and Agents to deliver a household member view, policy portfolio view and Total Insured Value (TIV) of the household. | CPI | | • System driven, rules based process for building a household that includes household members, policies and Total Insured Value (TIV) view of a household.

• Single golden record for individuals (insureds, drivers, mortgagees).

• Key resource for Underwriters to make risk and pricing decisions when evaluating policies against a household's exposure history across mutiple products and policy systems. | • Requires ongoing monitoring to support the expected growth which could require hardware upgrades and increased license costs.

• Requires active data steward monitoring and intervention to maintain the integrity and quality of MDM data. | | | | 60 | Survive |
| 6 | Underwriting | Customarq | The Commercial Lines Package system is a multi-product rating, calc, booking and print system. The system supports Products including Customarq Classic, Customarq Limited, Customarq Essential, EIIC and QCC, and Marketing Programs such as Law firms, Health and Life Sciences, Broadcasters, Telecommunications, Wineries, Museums, Art Galleries, Restaurants, Funeral Homes, Nursing Homes, Continuum, and others. Various departments including DFI, CCI, TIS, ERS and others may underwrite the business processed in the system. The system supports domestic as well as international locations and coverages. | CCI | The Customarq system supports approximately 40k policies with a Written premium of $1.7B. It is the cornerstone product for Chubb Commercial insureds. The CCI and CSI total written premium for insureds who have a CMQ policy total $3.7B. there is not a hugely significant growth of new business coming onto the platform. CCI is working on increasing New Business growth by creating an ISO like product and will focus on the smaller end of the Middle Market. It will be implemented on Duck Creek, not Customarq. No cost savings anticipated until re written in Duck Creek. | Strengths: Custom multi line PAS supporting commercial mono-line and package policies, uses commercially available rating engine; supports high transaction volumes, very stable platform, large book of business. | Weakness: Large effort to add new products, green screen, outdated technologies | | | 40% obsolete - based on the fact that the system is complex and slow to make necessary product and functional changes | 36 | Replace (Target of 3 - 5 years) |

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7	Underwriting	CUW	The Commercial Underwriting Workstation provides an electronic environment to support and enhance the commercial underwriting business process. It provides quick access to key customer relationships, underwriting documentation, service and producer information needed to service customers. There are also additional work management tools to support a variety of functions including a personal suspense log. There are over 6,000 users in US and Canada from CCI, CSI, CPI (i.e. Signature Solutions), ABL, Marketing and OSD.	CCI	CUW and it's supporting data sources allow CCI to process over $5B worth of commercial business in an efficient manner. It provides a standardized electronic environment to support commercial underwriting: • Provides holistic view of customer's relationship with Chubb organized in a "tab" format via the Electronic Customer File (ECF). • Provides a single point of interface to the most frequently used systems with access via drop-offs. • Streamlines all correspondence and documentation generated or received for an account. • Integrates with various systems for policy status tracking, and document filing.	- Advanced visibility into US Commercial operations with 360 view of the US Commercial Customer. - Flexible intuitive User Interface - High Performance and highly stable - Functionality extends across multiple lines of business and policy administration systems/technologies	- Difficult to find resources to support Smalltalk - Uses some old unsupported frameworks - Uses legacy point-to-point services			20% obsolete - based on the fact that the systems are written in a technologies that need to be upgraded Entry for CUW & Client/WIP combined into 1 since CUW can't operate without Client/WIP	60	Survive
8	Policy Management / CRM	Client/WIP	This system manages client, submission, prospect and high level policy information across all commercial lines of business (CCI, CSI & Direct Bill). It was designed to provide accessible, comprehensive information about Chubbs commercial clients so that client activities can be better coordinated and more informed business decisions can be made.	CCI	• Supports management at the account, Policy, and Transaction level as well as the Book level. Cost savings in terms of FTE are expected as the NewCo begins to leverage routing of work to the most efficient place, but this is difficult to quantify. **Entry for CUW & Client/WIP combined into 1 since CUW can't operate without Client/WIP**	- Reliable, Stable, Highly performant - Spans all lines of business across Chubb Commercial	- Difficult to find resources to support the legacy IMS DB/DC and Telon technologies the applications are built with.				60	Survive
9	Risk Management	ELIAS	This application is a risk assessment tool for OSUS and US locations. This application is used in the US, European, Asia Pacific (Austrailia) and Candian Zones. The application provides online geocoding of addresses, and creates a snapshot report with all the location information, which includes CRESTA, Chubb Insureds at that address with all the details and aggregations. Snapshot includes building names, address, MMI, Distance from coast, control zone, flood zone, number of Chubb personal and commercial occupants, etc.). It can also produce adjacent reports using spatial analysis and customer lists for a given boundary.	CCI, CPI	ELIAS is a modern based application joining policy location data with GIS (mapping technology) to give a geographic view of our book of business. Multiple policy issuance systems supply ELIAS with location, coverage and peril data. Location data is geocoded to a map point, from which hazard risks can be derived as well as exposure aggregation. It is used heavily in the underwriting of property exposures, as well as provides input to the CAT modeling activity. It's contribution to CCI's results is through the quality of data used during the underwriting and pricing of property exposures. In just the Customarq view - that's close to $922M of written premium.	• reliable, stable, standards-based • spans all lines of business across Chubb, containing location information for all Chubb insureds, including aggregations • provides batch and online geocoding • provides 38 services - both web and MQ - to many of the PAS, used during rating • single site analysis with map visualizations • exposures, perils and hazards for a given location • portfolio analysis • across-dept customer lists • policy aggregation analysis	• difficult to find resources proficient in GIS technologies • load of vendor hazard data is time-consuming			10% obsolete - based on the fact that not all chubb systems worldwide support the feeding of exposures for aggregation.	48	Replace (Target of 3 years)
10	Policy Management	Work Comp	This is a policy administration system that processes Workers Compensation policies. Line of Business Supported: Workers Comp. Product Supported: Workers Comp. Location Of Business Users: CSRs at Chubb Processing Centers, Home Office (Product Analyst, BOS, Help Desk) and Chubb Underwriting Centers. Geographic Areas: USA.	CCI	The Work Comp system supports approximately 30k policies with a Written premium of $1.1B. Over the last year, there has been a growth of new business in the range of 15%. CCI is working on increasing New Business growth by offering the Work Comp coverages through an online portal (in addition to other lines) focused on the smaller end of the Middle Market. This will not be implemented on the Chubb Work Comp system - it cannot handle that kind of interaction.	Strengths: Custom WC PAS including full regulatory reporting, automated rate revisions and more robust capabilities such as custom Pricing Tools, as compared to commercially available products. Supports very large policies. Meets Business needs, componentized and good ability to respond to business requests.	Weakness: Outdated technologies (smalltalk etc), rigid data model may require investment to keep up with increasing complexity of the Line of Business/regulations and business needs			25% obsolete - based on the fact that the system is old, complex and written in a technology that needs to be upgraded	36	Sunset (Q1 2017)
11	Policy Management / Underwriting	CSI Express	CSI eXPRESS is the Policy Administration system for Chubb's Specialty Lines developed in-house. It is a .NET desktop application with an Informix backend that is delivered Underwriters for processing quote, bind and issue. It handles all active CSI products (total of 113), processes New Lines and renewals, and Endorsements transactions. The Ratings functionality is being backed by the CSI Ratings application - online Java Websphere application with the Duck Creek Rating engine	CSI	The total premium for CSI is approximately ~$1.9B, including Canada. Regarding the 'relative weight or contribution to the profitability generated for CSI, approximately 95% of the premium (~$1.8B) is processed via CSI eXPRESS, with approximately ~5% processed by a system called BD Ratings, which is the policy admin system for Financial fidelity bonds.	- User interface simple to use - Supports Specialty Lines business for all 50 States and Canade. - Processes over $2.1billion in premium - Highly performant - Utilizes Predictive modeling in underwriting and rating - Supports multiple product definition and rating models in the same state based on writing company - Supports very sophisticated Automated Renewal Processing - Supports Book Analytics utilizing Predictive Analytics services - System is componentized - Use of Blaze Decision services for Predictive Analytics and Underwriting guidance	-The .NET components were originaly written in Centura and converted into .NET - this is a fat client application			0% obsolete - performing at full functionality, with limited deficiencies as it relates to business capabilities. While there are enhancements in the queue for improvements, there aren't major gaps in functionality that the business is expecting.	36	Sunset (Q3 2017)

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12	Policy Management	Decision Point	Decision Point is a market facing web quote solution which can be accessed directly from @chubb targeting primarily agent use. -Solution supports on-line new business submission creation and quote generation for the selected Specialty lines of business (D&O, EPL, Crime and Fiduciary). - User interface is a WebSphere application running in the Extranet environment - Decision Point provides external user interface to CSIX processing within business limits - Decision Point supports Internal eApplication upload as well as eMail upload and round trip capabilities - It supports an AMS Integration – Vertafore provides a direct upload from the system to Decision Point.	CSI	The target new business goal is $6M, with an $8M target in 2016. CSI's new business through DecisionPoint last year was $4.3M. For 2015, this represents approximately 15% of the new business total (a combination of new business through DecisionPoint and via traditional methods) for these lines of coverage. We currently due not perform an actuarial profitability study on DecisionPoint business, but based on size and coverage offered, we assume an 88% combined ratio and a 90% retention rate. This is based on studies of business with similar size and coverage characteristics.	- Additional business intake - Support of competitors applications - Speed of generating new quotes - Support of an AMS integration - Use of Blaze Decision services to determine Eligibility, Pricing, Predictive Analytics, and Endorseements - Supports forms appload and email upload	- Integration with CSI eXPRESS system is incomplete. - Supports very limited number of CSI products - Pricing component does not use the CSI Duck Creek engine			25% obsolete - the expectation of DecisionPoint is to obtain a bindable quote for qualified business. At this point, the system offers this capability and therefore meets the business expectation. However, since Straight Through Processing is currently not available, I would say that the business utility is 75%.	36	Sunset (Q3 2017)
13	Claim Management	ClaimVision	Claim Management system that includes a workstation, financial and authority components (among others)	Claims		Custom claim workstation optimized for Chubb workflow and processes. Configurable and updateable to support changing workflow and processes. Entirely web based for easy deployment	HTML front end is based on older technology Has several key mainframe based background processes Opportunities exist to automate additional workflows.				60	Replace (Target of 3 years)
14	Claim Management	Predictive Modeling	A process for transforming data into an estimation of future claim outcomes upon which actionable decisions can be made. Models produce an advisory of 1 to 100 that indicates ultimate claim severity as well as reason messages that describe the factors driving that severity. Claim management uses the model output to optimize the assignment of resources to each claim, allowing us to achieve the most appropriate settlements.	Claims		Custom predicitve models allows for workflow optimization, expense reduction and superior claim outcomes	Some models are in .Net and some in SAS. Models can run near real time (5-10 minutes), but not real time as currently implemented				48	Sunset (Q4 2017)
15	Claim Management	Iris	First Notice of Loss Entry System for Service Centers and Chubb Svcs.	Claims		Optimized for efficient use of callers time on phone. Does not require CSR to have insurance technical knowledge such as coverages.	Not as optimal for entering claims from emails or forms HTML front end is based on older technology				60	Survive
16	Claim Management	eLoss	Loss Reporting forms on Chubb.com, automatic feed to CV database, including extranet access for electronically receiving FNOLs via IVANs Transformation Station from Applied Agency Management system.	Claims		Simple to use, modern interface. Policy information prefilled and available for registered insureds and agents	Chubb CSR needs to walk claim through IRIS for quality check. Insured not given examiner name - eLoss does not perform automated examiner assignment				60	Survive
17	Claim Management	CIS Claims (ER/CIS)	ERCIS (Executive Risk Claims Information System). Claim System for Specialty LOB for the policies issued out of CSI eXPRESS Policy System It supports the following business capabilities (high level): - Claims management - Financials - Administartive tasks - Downstream	Claims		- tightly integrated with CSI eXPRESS -very stable, low maintenance - user friendly interface - meets all business' needs	- tightly integrated with CSI eXPRESS - introduces an extra Claims platform for the enterprise - need for a unique expertize to maintain the app - need for extra feeds and integrations with the corporate systems				36	Sunset (Q3 2016)
18	Financial Management	GFS/Peoplesoft	Suite of Peoplesoft modules covering Accounts Receivable, Accounts Payable, Asset Management, Expense Allocations, General Ledger and Bank Reconcilliation (among others). Some Chubb specific customization included.	Finance		Globally integrated, Many useful customizations to modules, particularly in AP, Robust Change Management. Highly Detailed expense allocation. Current version(9.2). Workflow for approvals implemented in multiple modules. Robust T&E integration with MyWallet. Streamlined single ledger design implementing book code functionality lowers reporting and maintenance effort.	Does not support Statutory Reporting				48	Sunset (Q2 2017)

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19	Portal	Extranet (@Chubb, CPIASP, CPICSP)	CPI CSP is a standards based Java/HTML5 portal for Personal Lines Customers that provides the ability to view Masterpiece Policies, view policy documents, pay bills, submit and view claims and view appraisal information. CPI ASP is standards based Java/HTML5 portal for Personal Lines Agents that provides the ability to view Masterpiece Policies, view policy documents, pay bills, submit and view claims and view appraisal information. Access is appropriately limited as to what agent has authority to view. A key component for agents is the My Alerts component that notifies agents to events that are happening to their book of business. Portal security is controlled through security roles in a third party product called GetAccess from Entrust. Integration with backend systems is accomplished through Web REST and SOAP services.	CPI		• Target architecture is based on open standards and service oriented architecture (SOA). • Actively used by Agents to manage their Personal lines book of business. • Integrated with Masterpiece, Billing and Claim systems. • Suports self service for retrieving policy documents in PDF format. • Based on a standard based UX framework that supports responsive design and a modern look and feel. • Target architecture will support a user configurable advanced notification system that integrates email and text alerts with backend billing, claims and policy systems.	• Currently in the process of rearchitecting the platform away from the old IBM Jade framework to a more modern standards based service oriented architecture. • Web Analytics software (IBM Netinsight) will be out of support in 3rd quarter of 2017. Target is Google Analytics. • No Integration with content management system, new target architecture will support any third party Web Content Management system.				60	Survive
20	Business Intelligence	Data Lake	An enterprise data hub that supports structured and unstructured data which lays a strong foundation for analytics and meets management and financial reporting and business needs. Initial data sources loaded into Data Lake include EPIC, Client and WIP. Primary users include Data Science, Computational Data Analyst, Actuarary and other teams for discovery of analytics, use cases, BI and reporting.	N/A		> Provides a scalable Enterprise Analytics platform for structured and unstructured data. > Secure, multi-tenant platform with LDAP & Kerberos integration. Supports column level integration. > Low cost per TB of data as compared to Netezza or Cloud Hadoop implementations > In house implementation allows flexibility in configuring a toolset of choice > Allows for better integration with other enterprise applications (on premise)	> Support engineers are well sought and hence difficult to hire and retain > Expansion of capacity is slower as compared to cloud implmentation				24	Sunset (Q4 2016)
21	Policy Management	Evolution	Evolution is a new policy administration system that facilitates low, medium and high touch business, it is a platform that will be used for all lines of business. Evolution supports the entire policy life cycle, and is designed for internal and external users, with Internationalization support. We are taking a phased approach to build all functionalities, the whole application construction will take multiple years. Evolution includes some major components/applications such as ePolicy Chubbfolio (online document delivery), Work Manager, etc. Evolution is due to be finished building out by end of 2017 (shutting down Renaissance).	Personal Lines	Contribution to growth = $7.2M (2.4% on $300M GWP). Cost savings = $6M annual (2% on $300M GWP). Cost savings based on an estimated savings of approximately 2% on expense ratio due to the automation the system provides (82% of 85,000 Renewals are 0-Touch - automatically renewed by the system)	Configurable PAS, designed for both Personal and Commercial products. Robust Work Manager (inventory) component, with automatic assignments & referrals engine. Fully configurable User Interface,with reusable product configurations.	Limited resource capacity for major additional system adoption (new product development & testing). Blend of DotNet (UI) and Java (services).			25% obsolete - modernization of the Powerbuilder code into SOA components that needs to be completed in the next 2 years	36	Survive
22	Policy Management	Infinet	Web Based Extranet Policy Administration system that handles the full life-cycle (Submissions,Rating, Booking and Issuing Policies) for Accident & Health products.	Accident & Health		Complete A&H PAS, extensible to brokers via Infinite Exchange. Current technology (Java/Web UI).	US only				36	TBD
23	Policy Management / Underwriting	EZER	Underwriting workstation and policy administration application that supports complete end to end policy life-cycle for all CCI and CSI business in EUZ.	CCI		Single platform for all EUZ Commecial policy management. Validation services all for external quoting (via Broker or other sites).	Outdated technologies (PowerBuilder desktop client) No rating function - calculated externally via Excel "Detail driven UI " - lacks flexibility for direct UW data entry and use				36	Sunset (Q4 2017)
24	Policy Management	LAZUW	Policy issuance and administration system (integrated with I-Broker or stand alone) supporting personal and commercial lines.	CPI		Meets Business needs Reuse of "iBroker" for rating	Java desktop client with very custom frameworks. "Configuration" is code-dependant.				60	Sunset (Q4 2017)
25	Financial Management	PRISM	AS/400 cobol based General Insurance packaged application from CSC (Polisy/400), providing core business functions such as Quote, Book, Issue, Claims, etc. PRISM feeds APZ premium and loss transactions to financial and other corporate systems.	Finance		Complete system for Policy, Claims, Financials. Front-Ends and integration services developed to leverage additional systems/plaforms.	UNSUPPORTED customization of a vendor package - significant change from original code base (COBOL/400). Limited configurability Use for any single function requires data for ALL functions (Claims must have policy, etc) Web UI and data integrations require custom development.				48	Sunset (Q4 2017)
26												